ABSTRACT. This paper is an assessment of factors which influence a household to make decisions in relation to their residential location involves a complex set of variables. The location is an important aspect of quality of life, therefore, a better understanding of the components of residential decision making is essential. This paper explores factors contributing to the ideal housing situation and compares two measurements: congruence and quality score.

HOUSING ASSESSMENT CRITERIA OF RURAL HOUSEHOLDS

According to Marans and Wellman (1978), place of residence has a direct bearing on an individual's quality of life. In addition to economic well-being, housing and neighborhood factors weigh heavily in an overall assessment of quality. It is generally acknowledged that some environmental factors associated with rural living (air quality, etc.) are more satisfactory than similar components of urban environs. However, when housing conditions and other neighborhood factors are considered, overall quality of life in rural areas does not fare as favorably in comparison with overall quality of life in urban settings.

Historically, assessments of housing conditions in rural America indicate that the housing stock is older and includes fewer amenities; and the housing market is more segmented than in non-rural areas. In general, the quality of housing in rural areas is inadequate. Additionally, neighborhood amenities such as transportation and other public systems are not as well developed. These problems are peculiar to rural communities because of lower population, more scattered site dwellings, lower tax base and underdeveloped infrastructure. Overall 56 million people live in places of 2500 or less and in the open country. Although choice of dwelling location is influenced by many variables including employment opportunities as well as other social and demog-

raphic factors, it must be recognized that many residents of rural areas simply prefer rural living.

Based on these observations, several important questions arise. What are major factors in the locational choice of rural residents? How does the relative importance of these factors affect housing decisions? And finally, if the physical quality of rural housing continues to be problematic, what is the prognosis for future improvements in housing quality in rural areas? When these concerns are considered jointly, the affect of this prognosis on future locational decisions of both rural and urban residents becomes a major concern.

The potential for improving the quality of rural housing is currently limited by several factors: (a) A political climate in which a major objective is the reduction of the federal budget (this has already impacted the funding of major social programs including support to the Farmer's Home Administration, the major source of housing loans in rural areas); (b) the research base related to rural housing is limited in scope and outdated (Weber, McCray and Day, 1986); and (c) the farm crisis has made restructuring agricultural policy and improving production agriculture and economic development major priorities for rural areas.

Within the framework of reduced federal funding and competition from economic and agricultural development interests, the importance of quality of life issues in rural areas may seem to be waning. However, a failure to recognize the importance of this specific attribute of rural living, is in fact tantamount to ignoring one of the most salient aspects of rural communities.

Based on this reasoning, a two-state research project was initiated by housing researchers in Arkansas and Oklahoma designed to explore quality of life issues associated with housing decisions of rural residents. Quality of life issues associated with the housing milieu generally include some consideration of the physical condition of the housing unit. But resident satisfaction with the unit and its micro and macro environs are important as well. In the current effort, researchers sought to explore the interaction between housing preferences and housing quality and to define the single and combined effects of these variables on housing and neighborhood satisfaction. Housing adjustment theory